

EXHIBIT E



Deposits

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FAQs: Overdraft Services

What overdraft services does Bank of America offer?

Overdraft services include how we handle transactions that overdraw your account as well as ways to prevent overdrafts from occurring. Our Overdraft Services include:

- The Overdraft Setting for your eligible checking account determines how the bank handles your transactions when you don't have enough money in either your eligible checking account or your linked eligible Overdraft Protection account at the time of the transaction.
- Overdraft Protection automatically transfers available funds from your linked savings or eligible second checking account, or credit card to your eligible checking account if you overdraw it.
- Online Banking and Mobile Banking allows you to access your account information 24/7 and helps you keep track of your account balance. To enroll, visit bankofamerica.com/online
- Online or Mobile Banking Alerts allows you to receive email Alerts when there's important activity on your account, such as a low balance. Enroll at bankofamerica.com/online

What's the difference between Overdraft Protection and Overdraft Settings?

Overdraft Protection is a service you can sign up for that links your eligible Bank of America checking account to another Bank of America account – such as a savings account, eligible second checking account, or credit card – and automatically transfers available funds from the linked account to cover your transactions. The service is designed to give you more flexibility when you need to make purchases and don't have enough money in your checking account at the time of the transaction. Overdraft Protection helps prevent declined transactions, returned checks or other overdrafts on your accounts.

The Overdraft Setting for your checking account determines how the bank handles your transactions when you don't have enough money in your checking account or your linked Overdraft Protection account at the time of the transaction. We pay overdrafts at our discretion based on factors such as the purchase or withdrawal amount and your account history, which means we don't guarantee that we'll always authorize and pay any type of transaction. We typically don't pay overdrafts if your account isn't in good standing or you aren't making regular deposits. We reserve the right to require you to pay overdrafts immediately.

We do not authorize and pay Overdrafts for everyday non-recurring transactions. We also do not authorize and pay ATM transactions, unless you agree to have your account overdrawn.

What's Overdraft Protection?

Overdraft Protection links your eligible Bank of America checking account to another Bank of America account – such as a savings or eligible second checking account, or a credit card. Overdraft Protection automatically transfers available funds from the linked account to help cover purchases, prevent returned checked and declined items if you don't have enough money in your eligible checking account.

What types of Overdraft Protection does Bank of America offer?

We offer Overdraft Protection in many ways – through a savings account, credit card, or eligible second checking account.

How does Overdraft Protection work?

In the event that your checking account doesn't have enough money to cover a withdrawal or purchase, Overdraft Protection automatically transfers money into your eligible checking account from your eligible linked account (provided there are funds available in the linked account).

How can Overdraft Protection help?

Regardless of which Overdraft Setting you choose, we encourage you to consider enrolling in Overdraft Protection to help protect yourself from overdrafts and declined transactions. If you have (or plan to open) more than one account at Bank of America, then Overdraft Protection may be right for you. With Overdraft Protection, you can link your eligible checking account to a savings account, credit card, or eligible second checking account. Then, if the checking account doesn't have enough money to cover a transaction, available funds will be transferred automatically from the linked account.

How do I get Overdraft Protection?

You can set up Overdraft Protection in Online Banking, or you may visit a banking center, or call us at 800.432.1000 between Monday–Friday 7 a.m.–10 p.m. ET and Saturday–Sunday 8 a.m.–5 p.m. ET. Changes generally take effect after 2 days, but can take up to 10 days, depending on the type of account you've chosen to link to.

How do I know if my accounts are linked for Overdraft Protection?

The Accounts Overview page in Online Banking displays all of your Bank of America accounts. Select the arrow to the left of any eligible account to see that account's Overdraft Protection status. You can also select the Overdraft Protection status of any eligible account to modify your Overdraft Protection linkages. Or, you can also visit a banking center or call us at 1.800.432.1000 between Monday – Friday, 7 a.m. – 10 p.m. ET, and Saturday – Sunday, 8 a.m. – 5 p.m. ET.

Is there a cost to enroll in Overdraft Protection?

There's no cost to enroll in Overdraft Protection. You pay for Overdraft Protection only when you use the service. Transfer and other fees may apply when you use this service. With certain Bank of America checking accounts, the Overdraft Protection transfer fee from a second deposit account is waived. (For information, view Fees At A Glance.)

Can I still overdraw my account if I have Overdraft Protection?

Yes, if there aren't enough funds in your eligible checking account or eligible linked account to cover an item, Overdraft Protection won't occur and you may be charged an overdraft item fee, an NSF: Returned Item fee or your transaction may be declined. That's why it's a good idea to make sure you have sufficient funds or available credit in your linked account in case you may need to use the funds.

Which accounts are eligible to link to my checking account for Overdraft Protection?

Your eligible checking account can be linked to any of the following accounts including: savings, Money Market Savings, an eligible second checking account, or a credit card. Remember to make sure the account you select has enough funds at all times should you need to use Overdraft Protection. You cannot link a SafeBalance Banking® account to a checking account for Overdraft Protection.

Which types of accounts can get Overdraft Protection?

Most checking accounts and certain money market savings accounts can be linked to receive Overdraft Protection. You cannot get Overdraft Protection with a SafeBalance Banking® account.

Can I link to more than one account for Overdraft Protection?

Your eligible checking account can be protected by only one eligible linked account for Overdraft Protection. If you have more than one eligible account that could protect your checking account, select one with sufficient funds or available credit, in case it's needed to cover a transaction. You can always change the linked account for Overdraft Protection in

Online Banking, or you may visit a banking center, or call us at 800.432.1000 between Monday – Friday, 7 a.m. – 10 p.m. ET, and Saturday – Sunday, 8 a.m. – 5 p.m. ET.

Can a linked Overdraft Protection account protect more than one checking account at a time?

You can link your Overdraft Protection account – such as a savings, eligible second checking, or credit card account – to multiple eligible checking accounts. This can help prevent declined transactions and overdraft fees for multiple eligible checking accounts, provided you have sufficient funds or available credit in the linked account.

Can the secondary account I choose for Overdraft Protection protect more than one checking account at a time?

You can link your Overdraft Protection account – such as a savings, eligible second checking, or credit card account – to multiple eligible checking accounts. This can help prevent declined transactions and overdraft fees for multiple eligible checking accounts, provided you have enough funds or available credit in the linked account. For example, you can link one savings account to two different eligible checking accounts to serve as a backup for both accounts.

Can I change my Overdraft Protection linked account?

You can always change the linked account for Overdraft Protection in Online Banking, or you may visit a banking center, or call us at 800.432.1000 between Monday - Friday, 7 a.m. - 10 p.m. ET, and Saturday - Sunday, 8 a.m. - 5 p.m. ET.

If you already have Overdraft Protection and request that it be linked to another account, coverage from the existing account will be replaced by the new Overdraft Protection account you have requested.

What Overdraft Settings are available for consumer accounts?

The Overdraft Setting for your eligible checking account determines how the bank handles your transactions when you don't have enough money in your eligible checking account or your eligible linked Overdraft Protection account at the time of the transaction. We pay overdrafts at our discretion based on factors such as the purchase or withdrawal amount and your account history, which means we don't guarantee that we'll always authorize and pay any type of transaction. We typically don't pay overdrafts if your account isn't in good standing or you aren't making regular deposits. We reserve the right to require you to pay overdrafts immediately.

Standard Setting. The Standard Overdraft Setting is automatically applied to new consumer eligible checking accounts (excluding SafeBalance Banking® accounts, which are automatically set to the Decline All Setting).

With the Standard Setting:

- ATM withdrawals and every day, non-recurring debit card transactions (individual debit card purchases such as at the grocery store or a one-time online purchase), will only be authorized when we determine you have enough available funds in your account or in your eligible linked Overdraft Protection account at the time of the transaction. Otherwise, we typically decline the transaction and we do not charge an Overdraft Item fee.
- For other types of transactions-like checks, Online Bill Pay and other electronic payments, as well as recurring debit card payments-we may pay transactions when you don't have enough available funds in your eligible checking account or eligible linked Overdraft Protection account at the time of the transaction.
 - If we pay a transaction that's larger than your Available Balance and it overdraws your account, this typically results in a charge for each overdraft item, unless you deposit enough available funds that day to cover the overdraft.
 - If we return the item unpaid, this typically results in a NSF: Returned Item fee.
- View our checking accounts for details.

Decline All Setting. You can request a Decline All Overdraft Setting on your account. The Decline All Setting is automatically applied to SafeBalance Banking accounts. With this setting, we only authorize an everyday debit card purchase, ATM withdrawal, check, Online Bill Pay and other electronic payment when we determine there's enough money available in your account or in your linked Overdraft Protection account at the time of transaction.

When there aren't enough funds:

- For ATM withdrawals and everyday debit card purchases our standard practice is to decline the transaction and not charge an Overdraft Item fee. We may give you the opportunity to agree to our ATM overdraft services for a specific ATM withdrawal that exceeds your current available balance and if you agree, we authorize and pay that ATM withdrawal. Please note: a \$35 Overdraft Item fee applies to that withdrawal if your account remains overdrawn at the end of the day.
- Recurring debit card payments may be authorized when funds are available in your account, but cause an overdraft when they settle at a later date. Overdraft Item fees will apply to these transactions.
- For checks, Online Bill Pay or other electronic payments, we may return the item and charge a NSF: Returned Item fee. (See below FAQ for information about SafeBalance Banking accounts).

You can change your Overdraft Setting by calling 800.432.1000, Mon.-Fri. 7 a.m.-10 p.m. ET and Sat.-Sun. 8 a.m.-5 p.m. ET, or by visiting a banking center.

How does the Overdraft Setting work for SafeBalance Banking® accounts?

With SafeBalance Banking accounts, we only authorize an everyday debit card purchase, ATM withdrawal, Online Bill Pay and other electronic payment when we determine there's enough money available in your account at the time of the transaction. When there aren't enough funds:

- For ATM withdrawals and everyday debit card purchases, our standard practice is to decline the transaction, however we will not charge an Overdraft Item fee.
- For Online Bill Pay or other electronic payments, we will not pay an item if there's not enough money available in your account at the time of the transaction. We do not charge any NSF: Returned Item fees.

Extended Overdrawn Balance Charges do not apply to the SafeBalance Banking® account.

The Decline All Setting is automatically applied to SafeBalance Banking® accounts and cannot be changed to another setting.

With Bank of America's Overdraft Settings, will I still be subject to Overdraft and NSF: Returned Item fees?

Some important information about fees:

- When you use your debit card for everyday, non-recurring purchases, when we determine you don't have enough funds in your account or linked Overdraft Protection account our standard practice is to decline the transaction, and we do not charge an overdraft fee.
- For other types of transactions – like checks, Bill Pay and other electronic payments, as well as recurring debit card payments – made using your checking account number, we may charge you a NSF: Returned Item fee each time we decline or return one of these transactions. If we pay one of these transactions, we charge you an Overdraft Item fee. Note: For recurring debit card transactions we do not charge a fee when we decline it. See above FAQ for information about SafeBalance Banking® accounts.
- NSF: Returned Item fees and Overdraft Item fees apply to both Overdraft Settings.
- Additional merchant fees (such as returned check fees) may apply.

If you do overdraw your account, we'll charge no more than a total of 4 Overdraft Item fees and NSF: Returned Item fees per day. If your account remains overdrawn by any amount for 5 or more consecutive business days, you'll incur an

Extended Overdrawn Balance Charge, which applies to overdrawn accounts in either Overdraft Setting. View our checking accounts for details. See above FAQ for information about SafeBalance Banking accounts.

How do I change my account's Overdraft Setting?

You can change your Overdraft Setting by calling 800.432.1000, Mon. - Fri. 7 a.m. - 10 p.m. ET and Sat. - Sun. 8 a.m. - 5 p.m. ET, or by visiting a banking center.

What overdraft services are available at the ATM?

In either Overdraft Setting, we may give you the opportunity at our ATMs to agree to our ATM overdraft services for a specific ATM withdrawal that exceeds your current available balance and if you agree, we authorize and pay that ATM withdrawal. We will also print a receipt with confirmation of your agreement to the Overdraft Services for that withdrawal only. Each time you agree, your consent applies only to that withdrawal. Please note: a \$35 Overdraft Item fee applies to that withdrawal if your account remains overdrawn at the end of the day. We inform you at the ATM when this service is available. Overdraft Services are not available at the ATM for SafeBalance Banking® accounts.

Can I access cash at a Bank of America ATM when I have insufficient funds in my account?

We may give you the opportunity at our ATMs to agree to our ATM Overdraft Services for a specific ATM withdrawal that exceeds your current available balance and if you agree, we authorize and pay that ATM withdrawal. Each time you agree, your consent applies only to that withdrawal. We will also print a receipt with confirmation of your agreement to the Overdraft Services for that withdrawal only. Please note: a \$35 Overdraft Item fee applies to that withdrawal if your account remains overdrawn at the end of the day. We inform you at the ATM when this service is available. Overdraft Services are not available at the ATM for SafeBalance Banking® accounts.

Information for California

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